



Indiana

Advisory Loss Costs, Advisory Rates, and Assigned Risk Rates Filing – January 1, 2019

Part 2 Proposed Values

- Proposed Advisory Rates, Loss Costs and Rating Values
- Proposed Assigned Risk Rates and Rating Values
- Proposed Values for Inclusion in the Experience Rating Plan Manual
- Proposed Values for Inclusion in the Retrospective Rating Plan Manual



Indiana

Advisory Loss Costs, Advisory Rates, and Assigned Risk Rates Filing – January 1, 2019

Proposed Advisory Rates, Loss Costs, and Rating Values

The following pages include proposed advisory rates, loss costs, and rating values:

- Advisory rates, loss costs, minimum premiums, expected loss rates, and d-ratios by class code, along with associated footnotes

- Advisory miscellaneous values, such as:
 - Premium discount percentages
 - Premium Reduction Percentages by Deductible Amount
 - Maximum and minimum weekly payroll applicable for select class codes
 - Premium determination for Partners and Sole Proprietors
 - Terrorism advisory rate and loss cost
 - United States Longshore and Harbor Workers' Compensation Coverage Percentage

ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Effective January 1, 2019

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
0005	2.20	1.64	853	1.25	0.43	2014	2.79	2.08	1039	1.47	0.37
0008	2.13	1.59	831	1.16	0.41	2016	2.37	1.77	907	1.37	0.45
0016	4.09	3.06	1448	2.12	0.37	2021	1.45	1.08	617	0.79	0.42
0034	2.49	1.86	944	1.40	0.43	2039	1.23	0.92	547	0.72	0.45
0035	1.73	1.29	705	1.00	0.45	2041	1.84	1.37	740	1.07	0.45
0036	2.72	2.03	1017	1.56	0.43	2065	0.97	0.72	466	0.55	0.43
0037	2.72	2.03	1017	1.49	0.42	2070	2.76	2.06	1029	1.57	0.43
0042	3.32	2.48	1206	1.81	0.42	2081	1.69	1.26	692	0.96	0.43
0050	4.08	3.05	1445	2.31	0.43	2089	1.99	1.49	787	1.14	0.43
0059D	0.30	0.22	-	0.07	0.37	2095	2.10	1.57	822	1.19	0.43
0065D	0.06	0.04	-	0.02	0.37	2105	1.87	1.40	749	1.08	0.45
0066D	0.06	0.04	-	0.02	0.37	2110	1.71	1.28	699	0.99	0.45
0067D	0.06	0.04	-	0.02	0.37	2111	1.36	1.02	588	0.79	0.45
0079	3.64	2.72	1307	1.95	0.37	2112	2.61	1.95	982	1.50	0.45
0083	3.59	2.68	1291	2.03	0.43	2114	1.87	1.40	749	1.08	0.45
0106	5.73	4.28	1500	2.84	0.33	2121	1.17	0.87	529	0.66	0.43
0113	2.57	1.92	970	1.46	0.43	2130	1.42	1.06	607	0.81	0.43
0170	2.43	1.82	925	1.38	0.43	2131	1.02	0.76	481	0.59	0.43
0251	2.05	1.53	806	1.17	0.43	2143	1.17	0.87	529	0.68	0.45
0400	-	-	-	0.79	0.41	2157	2.52	1.88	954	1.44	0.43
0401	7.65	5.71	A	3.79	0.33	2172	0.82	0.61	418	0.46	0.42
0766N	0.28	0.21	-	-	-	2174	1.32	0.99	576	0.77	0.45
0771N	0.27	0.20	-	-	-	2211	4.41	3.29	1500	2.32	0.37
0908P	139.00	104.00	299	78.80	0.43	2220	1.20	0.90	538	0.68	0.43
0913P	307.00	229.00	467	175.82	0.43	2286	0.90	0.67	444	0.52	0.45
1005*	3.01	2.25	1108	1.02	0.32	2288	2.46	1.84	935	1.42	0.45
1016X*	8.17	6.10	1500	2.64	0.32	2300	-	-	-	0.91	0.43
1164D	2.08	1.55	815	0.96	0.32	2302	1.00	0.75	475	0.57	0.43
1165D	1.73	1.29	705	0.85	0.33	2305	1.17	0.87	529	0.64	0.42
1320	2.34	1.75	897	1.15	0.33	2361	1.20	0.90	538	0.68	0.43
1322	5.11	3.82	1500	2.59	0.33	2362	1.02	0.76	481	0.58	0.43
1430	2.50	1.87	948	1.31	0.37	2380	1.65	1.23	680	0.94	0.43
1438	2.77	2.07	1033	1.39	0.33	2386	-	-	-	0.91	0.43
1452	1.39	1.04	598	0.74	0.37	2388	1.17	0.87	529	0.68	0.45
1463	7.77	5.80	1500	3.82	0.33	2402	1.53	1.14	642	0.80	0.37
1472	1.72	1.28	702	0.85	0.33	2413	1.66	1.24	683	0.95	0.43
1604X	2.44	1.82	929	1.29	0.37	2416	1.12	0.84	513	0.64	0.43
1624D	1.46	1.09	620	0.72	0.33	2417	0.73	0.55	390	0.42	0.43
1642	1.17	0.87	529	0.62	0.37	2501	1.60	1.20	664	0.91	0.43
1654	3.74	2.79	1338	1.97	0.37	2503	0.93	0.69	453	0.54	0.45
1655	-	-	-	0.62	0.37	2534	-	-	-	0.91	0.43
1699	1.63	1.22	673	0.86	0.37	2570	2.26	1.69	872	1.31	0.45
1701	2.19	1.64	850	1.14	0.37	2585	1.95	1.46	774	1.13	0.45
1710D	2.63	1.96	988	1.35	0.37	2586	1.33	0.99	579	0.76	0.43
1741	-	-	-	1.14	0.37	2587	1.49	1.11	629	0.87	0.45
1747	1.14	0.85	519	0.60	0.37	2589	1.26	0.94	557	0.71	0.43
1748	4.68	3.50	1500	2.42	0.37	2600	2.20	1.64	853	1.29	0.45
1803D	4.37	3.26	1500	1.93	0.33	2623	4.00	2.99	1420	2.19	0.42
1852	-	-	-	0.58	0.32	2651	0.87	0.65	434	0.50	0.45
1853	-	-	-	1.14	0.37	2660	1.32	0.99	576	0.76	0.45
1860	-	-	-	0.68	0.43	2670	1.09	0.81	503	0.66	0.49
1924	1.48	1.11	626	0.86	0.45	2683	1.36	1.02	588	0.78	0.45
1925	2.37	1.77	907	1.29	0.41	2688	1.54	1.15	645	0.90	0.45
2002	1.74	1.30	708	1.00	0.45	2701	10.51	7.85	1500	5.51	0.37
2003	2.59	1.93	976	1.48	0.43	2702	13.74	10.26	1500	6.45	0.32

* Refer to the Footnotes Page for additional information on this class code.

ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

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Effective January 1, 2019

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2709	7.20	5.38	1500	3.78	0.37	3224	1.81	1.35	730	1.06	0.45
2710	5.76	4.30	1500	2.84	0.33	3227	1.87	1.40	749	1.09	0.45
2714	3.10	2.32	1137	1.80	0.45	3240	1.98	1.48	784	1.15	0.45
2731	2.71	2.02	1014	1.41	0.37	3241	1.51	1.13	636	0.86	0.43
2735	3.25	2.43	1184	1.87	0.45	3255	1.47	1.10	623	0.88	0.49
2759	4.62	3.45	1500	2.68	0.45	3257	1.54	1.15	645	0.88	0.43
2790	1.12	0.84	513	0.65	0.45	3270	1.41	1.05	604	0.80	0.43
2797	1.68	1.25	689	0.96	0.43	3300	4.29	3.20	1500	2.39	0.43
2799	3.44	2.57	1244	1.88	0.42	3303	2.07	1.55	812	1.19	0.45
2802	3.51	2.62	1266	1.92	0.42	3307	2.05	1.53	806	1.17	0.43
2835	1.51	1.13	636	0.91	0.49	3315	2.04	1.52	803	1.19	0.45
2836	1.48	1.11	626	0.89	0.49	3334	1.21	0.90	541	0.70	0.43
2841	2.35	1.76	900	1.36	0.45	3336	1.53	1.14	642	0.80	0.37
2881	1.80	1.34	727	1.08	0.49	3365	2.94	2.20	1086	1.54	0.37
2883	1.65	1.23	680	0.94	0.43	3372	2.07	1.55	812	1.13	0.42
2913	-	-	-	0.94	0.43	3373	3.21	2.40	1171	1.86	0.43
2915	2.22	1.66	859	1.21	0.42	3383	0.81	0.61	415	0.47	0.45
2916	2.02	1.51	796	1.00	0.33	3385	0.43	0.32	295	0.25	0.45
2923	1.57	1.17	655	0.91	0.45	3400	2.53	1.89	957	1.37	0.41
2942	-	-	-	0.48	0.49	3507	1.74	1.30	708	0.99	0.43
2960	3.07	2.29	1127	1.74	0.43	3515	1.44	1.08	614	0.81	0.43
3004	0.79	0.59	409	0.42	0.37	3548	0.85	0.63	428	0.48	0.43
3018	1.65	1.23	680	0.86	0.37	3559	1.62	1.21	670	0.91	0.43
3022	1.96	1.46	777	1.14	0.45	3574	0.81	0.61	415	0.47	0.45
3027	1.65	1.23	680	0.86	0.37	3581	0.76	0.57	399	0.44	0.45
3028	1.69	1.26	692	0.96	0.43	3612	1.32	0.99	576	0.72	0.42
3030	3.85	2.88	1373	2.01	0.37	3620	2.10	1.57	822	1.10	0.37
3040	3.49	2.61	1259	1.83	0.37	3629	1.08	0.81	500	0.63	0.45
3041	2.77	2.07	1033	1.56	0.43	3632	1.53	1.14	642	0.84	0.42
3042	2.01	1.50	793	1.10	0.42	3634	1.09	0.81	503	0.63	0.45
3064	2.52	1.88	954	1.44	0.43	3635	1.50	1.12	633	0.85	0.43
3069	-	-	-	1.05	0.43	3638	0.96	0.72	462	0.55	0.45
3076	1.86	1.39	746	1.05	0.43	3642	1.27	0.95	560	0.72	0.43
3081D	2.72	2.03	1017	1.40	0.37	3643	1.30	0.97	570	0.74	0.43
3082D	2.76	2.06	1029	1.40	0.37	3647	1.36	1.02	588	0.75	0.42
3085D	2.35	1.76	900	1.20	0.37	3648	0.97	0.72	466	0.56	0.45
3110	2.26	1.69	872	1.29	0.43	3681	0.61	0.46	352	0.35	0.45
3111	1.68	1.25	689	0.95	0.43	3685	0.51	0.38	321	0.29	0.45
3113	1.06	0.79	494	0.60	0.43	3719	0.49	0.37	314	0.23	0.32
3114	1.75	1.31	711	1.00	0.43	3724	2.30	1.72	885	1.14	0.33
3118	1.06	0.79	494	0.62	0.45	3726	1.89	1.41	755	0.89	0.32
3119	0.52	0.39	324	0.32	0.50	3803	1.56	1.17	651	0.89	0.43
3122	1.11	0.83	510	0.64	0.45	3807	1.30	0.97	570	0.75	0.45
3126	1.05	0.78	491	0.59	0.43	3808	2.52	1.88	954	1.38	0.42
3131	1.02	0.76	481	0.58	0.43	3821X	4.48	3.35	1500	2.44	0.42
3132	1.92	1.43	765	1.08	0.43	3822X	2.50	1.87	948	1.35	0.41
3145	1.65	1.23	680	0.93	0.43	3824X	1.95	1.46	774	1.06	0.42
3146	1.39	1.04	598	0.79	0.43	3826	0.43	0.32	295	0.25	0.43
3169	1.54	1.15	645	0.88	0.43	3827	1.50	1.12	633	0.82	0.42
3175	-	-	-	0.88	0.43	3830	0.91	0.68	447	0.50	0.42
3179	1.11	0.83	510	0.64	0.45	3851	1.72	1.28	702	1.00	0.45
3180	1.54	1.15	645	0.90	0.45	3865	1.05	0.78	491	0.62	0.49
3188	1.17	0.87	529	0.68	0.45	3881	3.06	2.29	1124	1.74	0.43
3220	1.14	0.85	519	0.65	0.43	4000	3.58	2.67	1288	1.79	0.33
3223	-	-	-	0.90	0.45	4021	2.38	1.78	910	1.25	0.37

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4024D	2.76	2.06	1029	1.43	0.37	4653	1.27	0.95	560	0.73	0.45
4034	3.49	2.61	1259	1.83	0.37	4665	3.21	2.40	1171	1.68	0.37
4036	1.69	1.26	692	0.88	0.37	4670	4.30	3.21	1500	2.24	0.37
4038	1.39	1.04	598	0.84	0.50	4683	2.35	1.76	900	1.34	0.43
4053X	1.58	1.18	658	0.90	0.43	4686	1.27	0.95	560	0.67	0.37
4061X	1.69	1.26	692	0.99	0.45	4692	0.54	0.40	330	0.31	0.45
4062	1.59	1.19	661	0.91	0.43	4693	0.54	0.40	330	0.30	0.43
4101	1.51	1.13	636	0.83	0.42	4703	1.02	0.76	481	0.58	0.43
4109	0.27	0.20	245	0.16	0.45	4716X	2.35	1.76	900	1.34	0.43
4110	0.43	0.32	295	0.25	0.43	4717	1.17	0.87	529	0.70	0.49
4111	1.45	1.08	617	0.84	0.45	4720	1.08	0.81	500	0.61	0.43
4113	-	-	-	0.84	0.45	4740	0.43	0.32	295	0.23	0.37
4114	1.51	1.13	636	0.86	0.43	4741	1.38	1.03	595	0.80	0.43
4130	1.98	1.48	784	1.12	0.43	4751	1.30	0.97	570	0.68	0.37
4131	3.43	2.56	1240	1.98	0.45	4766NX	2.08	1.55	903	0.98	0.32
4133	1.27	0.95	560	0.74	0.45	4771NX	1.53	1.14	727	0.71	0.32
4149	0.39	0.29	283	0.23	0.49	4777	1.92	1.43	765	0.90	0.32
4206	1.39	1.04	598	0.80	0.43	4825	0.46	0.34	305	0.24	0.37
4207	1.17	0.87	529	0.61	0.37	4828	1.39	1.04	598	0.76	0.41
4239	1.23	0.92	547	0.64	0.37	4829	0.84	0.63	425	0.42	0.33
4240	2.22	1.66	859	1.28	0.45	4902	2.26	1.69	872	1.32	0.45
4243	1.47	1.10	623	0.83	0.43	4923	0.60	0.45	349	0.34	0.43
4244	1.62	1.21	670	0.92	0.43	5020	3.09	2.31	1133	1.63	0.37
4250	0.99	0.74	472	0.56	0.43	5022	3.25	2.43	1184	1.63	0.33
4251	1.60	1.20	664	0.91	0.43	5037	6.33	4.73	1500	2.96	0.32
4263	1.84	1.37	740	1.04	0.43	5040	4.35	3.25	1500	2.03	0.32
4273	1.20	0.90	538	0.68	0.43	5057	2.97	2.22	1096	1.41	0.32
4279	1.18	0.88	532	0.68	0.43	5059	8.96	6.69	1500	4.17	0.32
4282	-	-	-	0.68	0.43	5069	-	-	-	4.17	0.32
4283	0.67	0.50	371	0.38	0.43	5102	2.92	2.18	1080	1.45	0.33
4299	1.24	0.93	551	0.72	0.45	5146	2.37	1.77	907	1.25	0.37
4304	3.37	2.52	1222	1.84	0.42	5160	1.32	0.99	576	0.67	0.33
4307	1.21	0.90	541	0.72	0.49	5183	1.40	1.05	601	0.74	0.37
4351	0.60	0.45	349	0.34	0.43	5188	1.76	1.31	714	0.93	0.37
4352	0.87	0.65	434	0.50	0.45	5190	1.66	1.24	683	0.87	0.37
4360	0.66	0.49	368	0.39	0.45	5191	0.80	0.60	412	0.46	0.43
4361	0.63	0.47	358	0.36	0.45	5192	1.90	1.42	759	1.08	0.43
4410	1.71	1.28	699	0.97	0.43	5213	3.10	2.32	1137	1.55	0.33
4420	1.53	1.14	642	0.76	0.33	5215	3.16	2.36	1155	1.74	0.42
4431	1.00	0.75	475	0.60	0.49	5221	2.40	1.79	916	1.27	0.37
4432	0.79	0.59	409	0.48	0.49	5222	3.76	2.81	1344	1.88	0.33
4439	-	-	-	0.57	0.43	5223	4.64	3.47	1500	2.42	0.37
4452	1.56	1.17	651	0.88	0.43	5348	1.98	1.48	784	1.04	0.37
4459	1.74	1.30	708	0.99	0.43	5402	2.08	1.55	815	1.21	0.45
4470	1.47	1.10	623	0.84	0.43	5403	3.44	2.57	1244	1.71	0.33
4484	1.86	1.39	746	1.05	0.43	5437	3.42	2.55	1237	1.80	0.37
4493	1.56	1.17	651	0.89	0.43	5443	1.67	1.25	686	0.95	0.43
4511	0.51	0.38	321	0.28	0.42	5445	3.13	2.34	1146	1.56	0.33
4557	1.32	0.99	576	0.77	0.45	5462	3.92	2.93	1395	2.06	0.37
4558	1.00	0.75	475	0.57	0.43	5472	3.73	2.79	1335	1.75	0.32
4568	1.26	0.94	557	0.66	0.37	5473	4.76	3.56	1500	2.20	0.32
4581	0.52	0.39	324	0.26	0.33	5474	3.59	2.68	1291	1.79	0.33
4583	2.41	1.80	919	1.20	0.33	5478	2.34	1.75	897	1.24	0.37
4611	0.36	0.27	273	0.21	0.45	5479	3.59	2.68	1291	1.96	0.42
4635	1.56	1.17	651	0.73	0.32	5480	2.68	2.00	1004	1.35	0.33

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5491	0.88	0.66	437	0.44	0.33	7024M	1.47	1.10	623	0.69	0.32
5506	4.03	3.01	1429	1.87	0.32	7038M	3.88	2.90	1382	1.77	0.32
5507	2.11	1.58	825	1.06	0.33	7046M	4.10	3.06	1452	1.94	0.32
5508D	5.18	3.87	1500	2.73	0.37	7047M	2.09	1.56	818	0.95	0.32
5535	3.04	2.27	1118	1.60	0.37	7050M	6.14	4.59	1500	2.71	0.32
5537	2.87	2.14	1064	1.50	0.37	7090M	4.31	3.22	1500	1.97	0.32
5551	6.10	4.56	1500	2.85	0.32	7098M	4.55	3.40	1500	2.15	0.32
5606	0.82	0.61	418	0.41	0.33	7099M	6.48	4.84	1500	2.95	0.32
5610	3.07	2.29	1127	1.76	0.43	7133	1.50	1.12	633	0.74	0.33
5645	6.25	4.67	1500	3.10	0.33	7151M	1.82	1.36	733	0.90	0.33
5703	6.19	4.62	1500	3.23	0.37	7152M	2.89	2.16	1070	1.37	0.33
5705	10.08	7.53	1500	5.26	0.37	7153M	2.03	1.52	799	1.00	0.33
5951	0.21	0.16	226	0.12	0.45	7219	4.08	3.05	1445	2.06	0.33
6003	3.32	2.48	1206	1.77	0.37	7222	3.49	2.61	1259	1.85	0.37
6005	2.43	1.82	925	1.27	0.37	7225	3.36	2.51	1218	1.78	0.37
6017	-	-	-	1.55	0.33	7228	-	-	-	2.06	0.33
6018	1.22	0.91	544	0.66	0.37	7229	-	-	-	2.06	0.33
6045	2.10	1.57	822	1.12	0.37	7230	6.42	4.80	1500	3.54	0.42
6204	4.32	3.23	1500	2.16	0.33	7231	5.36	4.00	1500	2.99	0.42
6206	1.28	0.96	563	0.60	0.32	7232	3.17	2.37	1159	1.60	0.33
6213	0.84	0.63	425	0.42	0.33	7309F	11.42	8.53	1500	4.67	0.27
6214	1.02	0.76	481	0.48	0.32	7313F	4.25	3.17	1499	1.74	0.27
6216	3.15	2.35	1152	1.47	0.32	7317F	10.98	8.20	1500	4.51	0.27
6217	2.27	1.70	875	1.13	0.33	7327F	28.25	21.10	1500	11.47	0.27
6229	2.46	1.84	935	1.22	0.33	7333M	1.32	0.99	576	0.64	0.32
6233	1.43	1.07	610	0.72	0.33	7335M	1.47	1.10	623	0.71	0.32
6235	3.33	2.49	1209	1.56	0.32	7337M	2.09	1.56	818	0.98	0.32
6236	3.70	2.76	1326	1.95	0.37	7350F	14.90	11.13	1500	6.34	0.29
6237	0.78	0.58	406	0.41	0.37	7360	2.35	1.76	900	1.23	0.37
6251D	3.46	2.58	1250	1.73	0.33	7370	4.28	3.20	1500	2.42	0.43
6252D	2.49	1.86	944	1.15	0.32	7380	2.69	2.01	1007	1.48	0.42
6260	-	-	-	1.73	0.33	7382	2.57	1.92	970	1.45	0.43
6306	2.54	1.90	960	1.27	0.33	7390	2.72	2.03	1017	1.55	0.43
6319	1.89	1.41	755	0.93	0.33	7394M	1.64	1.23	677	0.78	0.32
6325	1.98	1.48	784	0.99	0.33	7395M	1.82	1.36	733	0.87	0.32
6400	3.10	2.32	1137	1.71	0.42	7398M	2.59	1.93	976	1.20	0.32
6503	1.03	0.77	484	0.60	0.45	7402	0.12	0.09	198	0.07	0.44
6504	1.83	1.37	736	1.06	0.45	7403	2.52	1.88	954	1.32	0.37
6702M*	2.42	1.81	922	1.27	0.37	7405N	0.93	0.69	551	0.49	0.37
6703M*	3.83	2.86	1366	1.93	0.37	7420	3.72	2.78	1332	1.75	0.32
6704M*	2.69	2.01	1007	1.41	0.37	7421	0.44	0.33	299	0.22	0.33
6801F	5.47	4.09	1500	2.35	0.32	7422	0.74	0.55	393	0.35	0.32
6811	4.21	3.14	1486	2.19	0.37	7425	1.04	0.78	488	0.49	0.32
6824F	10.91	8.15	1500	4.61	0.29	7431N	0.46	0.34	352	0.22	0.32
6826F	6.85	5.12	1500	2.95	0.32	7445N	0.31	0.23	-	-	-
6834	1.94	1.45	771	1.06	0.42	7453N	0.15	0.11	-	-	-
6836	2.20	1.64	853	1.14	0.37	7502	1.18	0.88	532	0.62	0.37
6843F	8.78	6.56	1500	3.60	0.27	7515	0.66	0.49	368	0.31	0.32
6845F	7.61	5.68	1500	3.11	0.27	7520	2.40	1.79	916	1.36	0.43
6854	3.07	2.29	1127	1.42	0.32	7538	2.94	2.20	1086	1.38	0.32
6872F	11.30	8.44	1500	4.63	0.27	7539	0.93	0.69	453	0.46	0.33
6874F	20.33	15.19	1500	8.33	0.27	7540	1.60	1.20	664	0.74	0.32
6882	2.20	1.64	853	1.03	0.32	7580	1.81	1.35	730	0.94	0.37
6884	3.29	2.46	1196	1.60	0.32	7590	2.08	1.55	815	1.14	0.42
7016M	1.32	0.99	576	0.63	0.32	7600	2.58	1.93	973	1.37	0.37

* Refer to the Footnotes Page for additional information on this class code.

ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Effective January 1, 2019

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
7605	1.79	1.34	724	0.94	0.37	8304	3.48	2.60	1256	1.82	0.37
7610	0.33	0.25	264	0.18	0.42	8350	2.84	2.12	1055	1.42	0.33
7698X	3.67	2.74	1316	1.63	0.32	8380	1.59	1.19	661	0.87	0.42
7699X	1.51	1.13	636	0.76	0.37	8381	1.46	1.09	620	0.80	0.42
7705	3.22	2.41	1174	1.76	0.42	8385	1.80	1.34	727	0.94	0.37
7710X	2.49	1.86	944	1.23	0.33	8392	1.73	1.29	705	0.97	0.43
7711X	2.49	1.86	944	1.23	0.33	8393X	1.31	0.98	573	0.75	0.43
7720	1.73	1.29	705	0.90	0.37	8500	4.68	3.50	1500	2.44	0.37
7725X	1.63	1.22	673	0.77	0.33	8601	0.25	0.19	239	0.14	0.42
7732PX	122.00	89.00	282	61.89	0.37	8602	0.90	0.67	444	0.49	0.42
7855	1.99	1.49	787	1.04	0.37	8603	0.05	0.04	176	0.03	0.43
8001	1.52	1.14	639	0.87	0.45	8606	1.49	1.11	629	0.74	0.33
8002	1.38	1.03	595	0.77	0.43	8709F	5.43	4.06	1500	2.22	0.27
8006	1.50	1.12	633	0.85	0.43	8719	1.74	1.30	708	0.81	0.32
8008	0.98	0.73	469	0.56	0.45	8720	0.83	0.62	421	0.43	0.37
8010	1.21	0.90	541	0.70	0.45	8721	0.22	0.16	229	0.12	0.37
8013	0.29	0.22	251	0.17	0.43	8723	0.12	0.09	198	0.07	0.43
8015	0.55	0.41	333	0.31	0.43	8725	1.66	1.24	683	0.87	0.37
8017	1.00	0.75	475	0.57	0.45	8726F	3.03	2.26	1114	1.30	0.32
8018	2.01	1.50	793	1.16	0.45	8734M	0.28	0.21	248	0.15	0.37
8021	2.02	1.51	796	1.14	0.43	8737M	0.26	0.19	242	0.13	0.37
8031	1.87	1.40	749	1.06	0.43	8738M	0.40	0.30	286	0.20	0.37
8032	1.47	1.10	623	0.85	0.45	8742	0.21	0.16	226	0.11	0.37
8033	1.94	1.45	771	1.09	0.43	8745	2.57	1.92	970	1.41	0.42
8037	1.56	1.17	651	0.90	0.45	8748	0.39	0.29	283	0.21	0.42
8039	1.32	0.99	576	0.76	0.45	8755	0.18	0.13	217	0.09	0.37
8044	1.90	1.42	759	1.04	0.42	8799	0.76	0.57	399	0.42	0.43
8045	0.59	0.44	346	0.34	0.45	8800	1.31	0.98	573	0.78	0.49
8046	1.61	1.20	667	0.92	0.43	8803	0.05	0.04	176	0.02	0.37
8047	0.69	0.52	377	0.40	0.45	8805M	0.16	0.12	210	0.09	0.43
8058	1.76	1.31	714	0.98	0.43	8810	0.12	0.09	198	0.07	0.43
8072	0.49	0.37	314	0.28	0.45	8814M	0.15	0.11	207	0.09	0.43
8102	1.32	0.99	576	0.76	0.45	8815M	0.23	0.17	232	0.13	0.43
8103	1.46	1.09	620	0.79	0.41	8820	0.10	0.07	192	0.06	0.42
8105	-	-	-	1.16	0.45	8824	2.02	1.51	796	1.17	0.45
8106	2.81	2.10	1045	1.47	0.37	8825	1.37	1.02	592	0.78	0.43
8107	1.81	1.35	730	0.95	0.37	8826	1.37	1.02	592	0.78	0.43
8111	1.87	1.40	749	1.07	0.43	8829	1.45	1.08	617	0.82	0.43
8116	1.91	1.43	762	1.08	0.43	8831	0.98	0.73	469	0.55	0.43
8203	3.54	2.64	1275	2.02	0.43	8832	0.21	0.16	226	0.12	0.43
8204	3.59	2.68	1291	1.87	0.37	8833	0.63	0.47	358	0.36	0.43
8209	2.53	1.89	957	1.43	0.43	8835	1.61	1.20	667	0.92	0.43
8215	1.88	1.40	752	0.99	0.37	8842	2.43	1.82	925	1.37	0.43
8227	2.10	1.57	822	0.98	0.32	8855	0.13	0.10	201	0.08	0.43
8232	2.95	2.20	1089	1.54	0.37	8856	0.30	0.22	255	0.17	0.43
8233	1.81	1.35	730	0.97	0.37	8864	1.04	0.78	488	0.59	0.43
8235	2.88	2.15	1067	1.64	0.43	8868	0.28	0.21	248	0.16	0.45
8263	3.95	2.95	1404	2.13	0.41	8869	0.92	0.69	450	0.53	0.45
8264	2.91	2.17	1077	1.52	0.37	8871	0.06	0.04	179	0.03	0.45
8265	3.85	2.88	1373	1.90	0.33	8901	0.13	0.10	201	0.07	0.42
8279	5.34	3.99	1500	2.62	0.33	9012	0.86	0.64	431	0.47	0.42
8288	5.46	4.08	1500	2.82	0.37	9014X	1.99	1.49	787	1.13	0.43
8291	2.70	2.02	1011	1.48	0.42	9015	2.37	1.77	907	1.35	0.43
8292	2.42	1.81	922	1.37	0.43	9016	2.11	1.58	825	1.19	0.43
8293	6.35	4.74	1500	3.38	0.37	9019	1.35	1.01	585	0.71	0.37

* Refer to the Footnotes Page for additional information on this class code.

ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Effective January 1, 2019

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
9033	1.94	1.45	771	1.10	0.43						
9040	1.95	1.46	774	1.13	0.45						
9044	1.00	0.75	475	0.57	0.45						
9052	1.31	0.98	573	0.76	0.45						
9058	1.28	0.96	563	0.76	0.49						
9060	1.08	0.81	500	0.62	0.45						
9061	0.97	0.72	466	0.58	0.49						
9062	1.04	0.78	488	0.62	0.49						
9063	0.74	0.55	393	0.43	0.45						
9077F	5.09	3.80	1500	2.25	0.40						
9082	1.00	0.75	475	0.59	0.49						
9083	0.90	0.67	444	0.54	0.49						
9084	1.01	0.75	478	0.57	0.43						
9088a	a	a	a	a	a						
9089	0.74	0.55	393	0.43	0.45						
9093	1.26	0.94	557	0.72	0.45						
9101	2.60	1.94	979	1.49	0.45						
9102	2.11	1.58	825	1.20	0.43						
9154	1.08	0.81	500	0.61	0.43						
9156	1.56	1.17	651	0.85	0.42						
9170	5.81	4.34	1500	2.69	0.32						
9178	4.88	3.65	1500	2.87	0.49						
9179	7.91	5.91	1500	4.57	0.45						
9180	5.03	3.76	1500	2.58	0.37						
9182	1.33	0.99	579	0.74	0.43						
9186	8.27	6.18	1500	4.04	0.33						
9220	3.19	2.38	1165	1.74	0.42						
9402	2.74	2.05	1023	1.44	0.37						
9403	4.16	3.11	1470	2.08	0.33						
9410	1.53	1.14	642	0.87	0.43						
9501	2.01	1.50	793	1.10	0.42						
9505	2.43	1.82	925	1.33	0.42						
9516	2.82	2.11	1048	1.49	0.37						
9519	3.20	2.39	1168	1.69	0.37						
9521	1.69	1.26	692	0.89	0.37						
9522	1.51	1.13	636	0.86	0.43						
9534	1.92	1.43	765	0.97	0.33						
9554	4.79	3.58	1500	2.38	0.33						
9586	0.35	0.26	270	0.21	0.49						
9600	1.32	0.99	576	0.78	0.45						
9620	0.72	0.54	387	0.39	0.42						

* Refer to the Footnotes Page for additional information on this class code.

Effective January 1, 2019
APPLICABLE TO ADVISORY RATES ONLY
FOOTNOTES

- a Rate for each individual risk must be obtained from NCCI Customer Service or the Indiana Compensation Rating Bureau (ICRB).
- A Minimum Premium \$100 per ginning location for policy minimum premium computation.
- D Rate for classification already includes the specific disease loading shown in the table below. See **Basic Manual** Rule 3-A-7.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.30	S	1624D	0.02	S	4024D	0.03	S
0065D	0.06	S	1710D	0.06	S	5508D	0.04	S
0066D	0.06	S	1803D	0.47	S	6251D	0.04	S
0067D	0.06	S	3081D	0.05	S	6252D	0.03	S
1164D	0.04	S	3082D	0.06	S			
1165D	0.03	S	3085D	0.04	S			

S=Silica

- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rate includes a provision for the USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published rate is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act.
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding rate are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4766	0766
4771	0771
7405	7445
7431	7453

- P Classification is computed on a per capita basis.
- X Refer to special classification phraseology in these pages which is applicable in this state.

*** Class Codes with Specific Footnotes**

- 1005 Rate includes a non-ratable disease element of \$0.86. (For coverage written separately for federal benefits only, \$0.84. For coverage written separately for state benefits only, \$0.02.)
- 1016 Rate includes a non-ratable disease element of \$2.57. (For coverage written separately for federal benefits only, \$2.52. For coverage written separately for state benefits only, \$0.05.)
- 6702 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code rate and elr each x 1.215.
- 6703 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 1.924 and elr x 1.855.
- 6704 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and elr each x 1.35.

Effective January 1, 2019

APPLICABLE TO ADVISORY LOSS COSTS ONLY

FOOTNOTES

- a Advisory loss cost for each individual risk must be obtained from NCCI Customer Service or the Indiana Compensation Rating Bureau (ICRB).
- D Advisory loss cost for classification already includes the specific disease loading shown in the table below. See **Basic Manual** Rule 3-A-7.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.22	S	1624D	0.01	S	4024D	0.02	S
0065D	0.04	S	1710D	0.04	S	5508D	0.03	S
0066D	0.04	S	1803D	0.35	S	6251D	0.03	S
0067D	0.04	S	3081D	0.04	S	6252D	0.02	S
1164D	0.03	S	3082D	0.04	S			
1165D	0.02	S	3085D	0.03	S			

S=Silica

- F Advisory loss cost provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Loss cost contains a provision for the USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published loss cost is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act.
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding advisory loss cost are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4766	0766
4771	0771
7405	7445
7431	7453

- P Classification is computed on a per capita basis.
- X Refer to special classification phraseology in these pages which is applicable in this state.

*** Class Codes with Specific Footnotes**

- 1005 Advisory loss cost includes a non-ratable disease element of \$0.64. (For coverage written separately for federal benefits only, \$0.63. For coverage written separately for state benefits only, \$0.01.)
- 1016 Advisory loss cost includes a non-ratable disease element of \$1.92. (For coverage written separately for federal benefits only, \$1.88. For coverage written separately for state benefits only, \$0.04.)
- 6702 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code loss cost and elr each x 1.215.
- 6703 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost x 1.924 and elr x 1.855.
- 6704 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost and elr each x 1.35.

Effective January 1, 2019

MISCELLANEOUS VALUES - ADVISORY RATES

Basis of premium applicable in accordance with **Basic Manual** footnote instructions for Code 7370 -- "Taxicab Co.":

Employee operated vehicle.....	\$69,700
Leased or rented vehicle.....	\$46,400

Catastrophe (other than Certified Acts of Terrorism) - (Advisory Rate) 0.01

Expense Constant applicable in accordance with **Basic Manual** Rule 3-A-11..... \$160

Maximum Weekly Payroll applicable in accordance with **Basic Manual** Rule 2-E – “Executive Officers,” “Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies” as amended in Indiana Special Rules, and the **Basic Manual** footnote instructions for Code 9178 – “Athletic Sports or Park: Non-Contact Sports,” and Code 9179 – “Athletic Sports or Park: Contact Sports”..... \$3,600

Minimum Weekly Payroll applicable in accordance with **Basic Manual** Rule 2-E – “Executive Officers” and “Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies”..... \$750

Premium Discount Percentages-(See **Basic Manual** Rule 3-A-19.) Premium discounts are not mandatory in Indiana. The following premium discounts are applicable to Standard Premiums:

		Type A	Type B
First	\$10,000	-	-
Next	190,000	9.1%	5.1%
Next	1,550,000	11.3%	6.5%
Over	1,750,000	12.3%	7.5%

Premium Reduction Percentages - The following percentages are applicable by deductible amount and hazard group for total losses on a per claim basis:

Deductible Amount	With Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	B	C	D	E	F	G
	\$0	8.2%	7.2%	6.7%	5.9%	5.1%	4.3%
\$500	13.1%	10.9%	10.0%	8.4%	7.0%	5.5%	5.1%
\$1,000	16.3%	13.5%	12.3%	10.2%	8.4%	6.6%	6.1%
\$1,500	18.6%	15.4%	14.0%	11.6%	9.5%	7.4%	6.9%
\$2,000	20.4%	16.9%	15.4%	12.7%	10.5%	8.2%	7.6%
\$2,500	21.9%	18.2%	16.6%	13.7%	11.3%	8.8%	8.2%
\$3,000	23.1%	19.4%	17.6%	14.6%	12.1%	9.4%	8.7%
\$3,500	24.3%	20.4%	18.5%	15.4%	12.8%	10.0%	9.2%
\$4,000	25.3%	21.3%	19.3%	16.1%	13.4%	10.5%	9.7%
\$4,500	26.2%	22.1%	20.1%	16.8%	14.0%	11.0%	10.1%
\$5,000	27.0%	22.8%	20.8%	17.4%	14.5%	11.5%	10.5%

Effective January 1, 2019

MISCELLANEOUS VALUES - ADVISORY RATES(cont.)

Deductible Amount	Without Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	B	C	D	E	F	G
	\$500	6.2%	4.6%	4.1%	3.1%	2.4%	1.6%
\$1,000	10.1%	7.8%	7.0%	5.4%	4.1%	2.8%	2.8%
\$1,500	13.0%	10.2%	9.1%	7.1%	5.5%	3.9%	3.9%
\$2,000	15.2%	12.1%	10.9%	8.6%	6.7%	4.8%	4.7%
\$2,500	17.1%	13.8%	12.3%	9.8%	7.8%	5.7%	5.4%
\$3,000	18.7%	15.2%	13.6%	10.9%	8.7%	6.4%	6.1%
\$3,500	20.1%	16.4%	14.7%	11.9%	9.6%	7.1%	6.7%
\$4,000	21.3%	17.5%	15.8%	12.8%	10.4%	7.8%	7.3%
\$4,500	22.4%	18.6%	16.7%	13.6%	11.1%	8.4%	7.8%
\$5,000	23.5%	19.5%	17.6%	14.4%	11.8%	9.0%	8.3%

Terrorism - (Advisory Rate)..... 0.01

United States Longshore and Harbor Workers' Compensation Coverage Percentage
applicable only in connection with *Basic Manual* Rule 3-A-4..... 59%

(Multiply a Non-F classification rate by a factor of 1.59 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.51) and the adjustment for differences in loss-based expenses (1.054).).

Experience Rating Eligibility

A risk qualifies for experience rating on an intrastate basis when it meets the premium eligibility requirements for the state in which it operates. The eligibility amount varies by rating effective date. The *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state and by effective date.

Effective January 1, 2019

MISCELLANEOUS VALUES - ADVISORY LOSS COSTS

Advisory Loss Elimination Ratios - The following reduction percentages are applicable for employers electing total deductibles on a per claim basis. They do not include a safety factor.

Deductible Amount	With Coinsurance Loss Elimination Ratios HAZARD GROUP						
	A	B	C	D	E	F	G
\$0	10.7%	9.4%	8.8%	7.7%	6.7%	5.6%	5.0%
\$500	17.1%	14.3%	13.1%	10.9%	9.1%	7.2%	6.6%
\$1,000	21.3%	17.6%	16.0%	13.3%	11.0%	8.6%	8.0%
\$1,500	24.3%	20.1%	18.3%	15.1%	12.5%	9.7%	9.1%
\$2,000	26.6%	22.1%	20.1%	16.6%	13.7%	10.6%	9.9%
\$2,500	28.5%	23.8%	21.6%	17.9%	14.8%	11.5%	10.7%
\$3,000	30.2%	25.3%	23.0%	19.0%	15.8%	12.3%	11.4%
\$3,500	31.7%	26.6%	24.1%	20.1%	16.7%	13.1%	12.0%
\$4,000	33.0%	27.7%	25.2%	21.0%	17.5%	13.7%	12.6%
\$4,500	34.1%	28.8%	26.2%	21.9%	18.3%	14.4%	13.2%
\$5,000	35.2%	29.8%	27.1%	22.7%	19.0%	15.0%	13.7%

Deductible Amount	Without Coinsurance Loss Elimination Ratios HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	8.0%	6.0%	5.4%	4.1%	3.1%	2.0%	2.0%
\$1,000	13.2%	10.2%	9.1%	7.0%	5.4%	3.7%	3.7%
\$1,500	16.9%	13.3%	11.9%	9.3%	7.2%	5.1%	5.1%
\$2,000	19.8%	15.8%	14.2%	11.2%	8.8%	6.3%	6.1%
\$2,500	22.3%	18.0%	16.1%	12.8%	10.2%	7.4%	7.1%
\$3,000	24.3%	19.8%	17.7%	14.2%	11.4%	8.4%	7.9%
\$3,500	26.2%	21.4%	19.2%	15.5%	12.5%	9.3%	8.7%
\$4,000	27.8%	22.9%	20.6%	16.7%	13.5%	10.2%	9.5%
\$4,500	29.3%	24.2%	21.8%	17.8%	14.5%	11.0%	10.2%
\$5,000	30.6%	25.5%	22.9%	18.8%	15.4%	11.8%	10.8%

Basis of premium applicable in accordance with *Basic Manual* footnote instructions for Code 7370 --"Taxicab Co.":

Employee operated vehicle.....	\$69,700
Leased or rented vehicle.....	\$46,400

Catastrophe (other than Certified Acts of Terrorism) - (Advisory Loss Cost)..... 0.01

Maximum Weekly Payroll applicable in accordance with *Basic Manual* Rule 2-E – “Executive Officers,” “Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies” as amended in Indiana Special Rules, and the *Basic Manual* footnote instructions for Code 9178 – “Athletic Sports or Park: Non-Contact Sports,” and Code 9179 – “Athletic Sports or Park: Contact” \$3,600

Minimum Weekly Payroll applicable in accordance with *Basic Manual* Rule 2-E – “Executive Officers” and “Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies” \$750

Terrorism - (Advisory Loss Cost) 0.005

Effective January 1, 2019

MISCELLANEOUS VALUES - ADVISORY LOSS COSTS (cont.)

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with Basic Manual Rule 3-A-4..... 59%

(Multiply a Non-F classification loss cost by a factor of 1.59 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.51) and the adjustment for differences in loss-based expenses (1.054).)

Experience Rating Eligibility

A risk qualifies for experience rating on an intrastate basis when it meets the premium eligibility requirements for the state in which it operates. The eligibility amount varies by rating effective date. The Experience Rating Plan Manual should be referenced for the latest approved eligibility amounts by state and by effective date.



Indiana

Advisory Loss Costs, Advisory Rates, and Assigned Risk Rates Filing – January 1, 2019

Proposed **Assigned Risk Rates** and Rating Values

The following pages include proposed assigned risk rates and rating values:

- Assigned risk rates, minimum premium, expected loss rates, and d-ratios by class code, along with associated footnotes

- Miscellaneous values, such as:
 - Maximum and minimum weekly payroll applicable for select class codes
 - Premium determination for Partners and Sole Proprietors
 - Terrorism rate
 - United States Longshore and Harbor Workers' Compensation Coverage Percentage

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

INDIANA

Effective January 1, 2019

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
0005	2.20	853	1.25	0.43	2014	2.79	1039	1.47	0.37	2709	7.20	1500	3.78	0.37
0008	2.13	831	1.16	0.41	2016	2.37	907	1.37	0.45	2710	5.76	1500	2.84	0.33
0016	4.09	1448	2.12	0.37	2021	1.45	617	0.79	0.42	2714	3.10	1137	1.80	0.45
0034	2.49	944	1.40	0.43	2039	1.23	547	0.72	0.45	2731	2.71	1014	1.41	0.37
0035	1.73	705	1.00	0.45	2041	1.84	740	1.07	0.45	2735	3.25	1184	1.87	0.45
0036	2.72	1017	1.56	0.43	2065	0.97	466	0.55	0.43	2759	4.62	1500	2.68	0.45
0037	2.72	1017	1.49	0.42	2070	2.76	1029	1.57	0.43	2790	1.12	513	0.65	0.45
0042	3.32	1206	1.81	0.42	2081	1.69	692	0.96	0.43	2797	1.68	689	0.96	0.43
0050	4.08	1445	2.31	0.43	2089	1.99	787	1.14	0.43	2799	3.44	1244	1.88	0.42
0059D	0.30	-	0.07	0.37	2095	2.10	822	1.19	0.43	2802	3.51	1266	1.92	0.42
0065D	0.06	-	0.02	0.37	2105	1.87	749	1.08	0.45	2835	1.51	636	0.91	0.49
0066D	0.06	-	0.02	0.37	2110	1.71	699	0.99	0.45	2836	1.48	626	0.89	0.49
0067D	0.06	-	0.02	0.37	2111	1.36	588	0.79	0.45	2841	2.35	900	1.36	0.45
0079	3.64	1307	1.95	0.37	2112	2.61	982	1.50	0.45	2881	1.80	727	1.08	0.49
0083	3.59	1291	2.03	0.43	2114	1.87	749	1.08	0.45	2883	1.65	680	0.94	0.43
0106	5.73	1500	2.84	0.33	2121	1.17	529	0.66	0.43	2913	-	-	0.94	0.43
0113	2.57	970	1.46	0.43	2130	1.42	607	0.81	0.43	2915	2.22	859	1.21	0.42
0170	2.43	925	1.38	0.43	2131	1.02	481	0.59	0.43	2916	2.02	796	1.00	0.33
0251	2.05	806	1.17	0.43	2143	1.17	529	0.68	0.45	2923	1.57	655	0.91	0.45
0400	-	-	0.79	0.41	2157	2.52	954	1.44	0.43	2942	-	-	0.48	0.49
0401	7.65	A	3.79	0.33	2172	0.82	418	0.46	0.42	2960	3.07	1127	1.74	0.43
0766N	0.28	-	-	-	2174	1.32	576	0.77	0.45	3004	0.79	409	0.42	0.37
0771N	0.27	-	-	-	2211	4.41	1500	2.32	0.37	3018	1.65	680	0.86	0.37
0908P	139.00	299	78.80	0.43	2220	1.20	538	0.68	0.43	3022	1.96	777	1.14	0.45
0913P	307.00	467	175.82	0.43	2286	0.90	444	0.52	0.45	3027	1.65	680	0.86	0.37
1005*	3.01	1108	1.02	0.32	2288	2.46	935	1.42	0.45	3028	1.69	692	0.96	0.43
1016X*	8.17	1500	2.64	0.32	2300	-	-	0.91	0.43	3030	3.85	1373	2.01	0.37
1164D	2.08	815	0.96	0.32	2302	1.00	475	0.57	0.43	3040	3.49	1259	1.83	0.37
1165D	1.73	705	0.85	0.33	2305	1.17	529	0.64	0.42	3041	2.77	1033	1.56	0.43
1320	2.34	897	1.15	0.33	2361	1.20	538	0.68	0.43	3042	2.01	793	1.10	0.42
1322	5.11	1500	2.59	0.33	2362	1.02	481	0.58	0.43	3064	2.52	954	1.44	0.43
1430	2.50	948	1.31	0.37	2380	1.65	680	0.94	0.43	3069	-	-	1.05	0.43
1438	2.77	1033	1.39	0.33	2386	-	-	0.91	0.43	3076	1.86	746	1.05	0.43
1452	1.39	598	0.74	0.37	2388	1.17	529	0.68	0.45	3081D	2.72	1017	1.40	0.37
1463	7.77	1500	3.82	0.33	2402	1.53	642	0.80	0.37	3082D	2.76	1029	1.40	0.37
1472	1.72	702	0.85	0.33	2413	1.66	683	0.95	0.43	3085D	2.35	900	1.20	0.37
1604X	2.44	929	1.29	0.37	2416	1.12	513	0.64	0.43	3110	2.26	872	1.29	0.43
1624D	1.46	620	0.72	0.33	2417	0.73	390	0.42	0.43	3111	1.68	689	0.95	0.43
1642	1.17	529	0.62	0.37	2501	1.60	664	0.91	0.43	3113	1.06	494	0.60	0.43
1654	3.74	1338	1.97	0.37	2503	0.93	453	0.54	0.45	3114	1.75	711	1.00	0.43
1655	-	-	0.62	0.37	2534	-	-	0.91	0.43	3118	1.06	494	0.62	0.45
1699	1.63	673	0.86	0.37	2570	2.26	872	1.31	0.45	3119	0.52	324	0.32	0.50
1701	2.19	850	1.14	0.37	2585	1.95	774	1.13	0.45	3122	1.11	510	0.64	0.45
1710D	2.63	988	1.35	0.37	2586	1.33	579	0.76	0.43	3126	1.05	491	0.59	0.43
1741	-	-	1.14	0.37	2587	1.49	629	0.87	0.45	3131	1.02	481	0.58	0.43
1747	1.14	519	0.60	0.37	2589	1.26	557	0.71	0.43	3132	1.92	765	1.08	0.43
1748	4.68	1500	2.42	0.37	2600	2.20	853	1.29	0.45	3145	1.65	680	0.93	0.43
1803D	4.37	1500	1.93	0.33	2623	4.00	1420	2.19	0.42	3146	1.39	598	0.79	0.43
1852	-	-	0.58	0.32	2651	0.87	434	0.50	0.45	3169	1.54	645	0.88	0.43
1853	-	-	1.14	0.37	2660	1.32	576	0.76	0.45	3175	-	-	0.88	0.43
1860	-	-	0.68	0.43	2670	1.09	503	0.66	0.49	3179	1.11	510	0.64	0.45
1924	1.48	626	0.86	0.45	2683	1.36	588	0.78	0.45	3180	1.54	645	0.90	0.45
1925	2.37	907	1.29	0.41	2688	1.54	645	0.90	0.45	3188	1.17	529	0.68	0.45
2002	1.74	708	1.00	0.45	2701	10.51	1500	5.51	0.37	3220	1.14	519	0.65	0.43
2003	2.59	976	1.48	0.43	2702	13.74	1500	6.45	0.32	3223	-	-	0.90	0.45

* Refer to the Footnotes Page for additional information on this class code.

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

INDIANA

Effective January 1, 2019

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
3224	1.81	730	1.06	0.45	4024D	2.76	1029	1.43	0.37	4653	1.27	560	0.73	0.45
3227	1.87	749	1.09	0.45	4034	3.49	1259	1.83	0.37	4665	3.21	1171	1.68	0.37
3240	1.98	784	1.15	0.45	4036	1.69	692	0.88	0.37	4670	4.30	1500	2.24	0.37
3241	1.51	636	0.86	0.43	4038	1.39	598	0.84	0.50	4683	2.35	900	1.34	0.43
3255	1.47	623	0.88	0.49	4053X	1.58	658	0.90	0.43	4686	1.27	560	0.67	0.37
3257	1.54	645	0.88	0.43	4061X	1.69	692	0.99	0.45	4692	0.54	330	0.31	0.45
3270	1.41	604	0.80	0.43	4062	1.59	661	0.91	0.43	4693	0.54	330	0.30	0.43
3300	4.29	1500	2.39	0.43	4101	1.51	636	0.83	0.42	4703	1.02	481	0.58	0.43
3303	2.07	812	1.19	0.45	4109	0.27	245	0.16	0.45	4716X	2.35	900	1.34	0.43
3307	2.05	806	1.17	0.43	4110	0.43	295	0.25	0.43	4717	1.17	529	0.70	0.49
3315	2.04	803	1.19	0.45	4111	1.45	617	0.84	0.45	4720	1.08	500	0.61	0.43
3334	1.21	541	0.70	0.43	4113	-	-	0.84	0.45	4740	0.43	295	0.23	0.37
3336	1.53	642	0.80	0.37	4114	1.51	636	0.86	0.43	4741	1.38	595	0.80	0.43
3365	2.94	1086	1.54	0.37	4130	1.98	784	1.12	0.43	4751	1.30	570	0.68	0.37
3372	2.07	812	1.13	0.42	4131	3.43	1240	1.98	0.45	4766NX	2.08	903	0.98	0.32
3373	3.21	1171	1.86	0.43	4133	1.27	560	0.74	0.45	4771NX	1.53	727	0.71	0.32
3383	0.81	415	0.47	0.45	4149	0.39	283	0.23	0.49	4777	1.92	765	0.90	0.32
3385	0.43	295	0.25	0.45	4206	1.39	598	0.80	0.43	4825	0.46	305	0.24	0.37
3400	2.53	957	1.37	0.41	4207	1.17	529	0.61	0.37	4828	1.39	598	0.76	0.41
3507	1.74	708	0.99	0.43	4239	1.23	547	0.64	0.37	4829	0.84	425	0.42	0.33
3515	1.44	614	0.81	0.43	4240	2.22	859	1.28	0.45	4902	2.26	872	1.32	0.45
3548	0.85	428	0.48	0.43	4243	1.47	623	0.83	0.43	4923	0.60	349	0.34	0.43
3559	1.62	670	0.91	0.43	4244	1.62	670	0.92	0.43	5020	3.09	1133	1.63	0.37
3574	0.81	415	0.47	0.45	4250	0.99	472	0.56	0.43	5022	3.25	1184	1.63	0.33
3581	0.76	399	0.44	0.45	4251	1.60	664	0.91	0.43	5037	6.33	1500	2.96	0.32
3612	1.32	576	0.72	0.42	4263	1.84	740	1.04	0.43	5040	4.35	1500	2.03	0.32
3620	2.10	822	1.10	0.37	4273	1.20	538	0.68	0.43	5057	2.97	1096	1.41	0.32
3629	1.08	500	0.63	0.45	4279	1.18	532	0.68	0.43	5059	8.96	1500	4.17	0.32
3632	1.53	642	0.84	0.42	4282	-	-	0.68	0.43	5069	-	-	4.17	0.32
3634	1.09	503	0.63	0.45	4283	0.67	371	0.38	0.43	5102	2.92	1080	1.45	0.33
3635	1.50	633	0.85	0.43	4299	1.24	551	0.72	0.45	5146	2.37	907	1.25	0.37
3638	0.96	462	0.55	0.45	4304	3.37	1222	1.84	0.42	5160	1.32	576	0.67	0.33
3642	1.27	560	0.72	0.43	4307	1.21	541	0.72	0.49	5183	1.40	601	0.74	0.37
3643	1.30	570	0.74	0.43	4351	0.60	349	0.34	0.43	5188	1.76	714	0.93	0.37
3647	1.36	588	0.75	0.42	4352	0.87	434	0.50	0.45	5190	1.66	683	0.87	0.37
3648	0.97	466	0.56	0.45	4360	0.66	368	0.39	0.45	5191	0.80	412	0.46	0.43
3681	0.61	352	0.35	0.45	4361	0.63	358	0.36	0.45	5192	1.90	759	1.08	0.43
3685	0.51	321	0.29	0.45	4410	1.71	699	0.97	0.43	5213	3.10	1137	1.55	0.33
3719	0.49	314	0.23	0.32	4420	1.53	642	0.76	0.33	5215	3.16	1155	1.74	0.42
3724	2.30	885	1.14	0.33	4431	1.00	475	0.60	0.49	5221	2.40	916	1.27	0.37
3726	1.89	755	0.89	0.32	4432	0.79	409	0.48	0.49	5222	3.76	1344	1.88	0.33
3803	1.56	651	0.89	0.43	4439	-	-	0.57	0.43	5223	4.64	1500	2.42	0.37
3807	1.30	570	0.75	0.45	4452	1.56	651	0.88	0.43	5348	1.98	784	1.04	0.37
3808	2.52	954	1.38	0.42	4459	1.74	708	0.99	0.43	5402	2.08	815	1.21	0.45
3821X	4.48	1500	2.44	0.42	4470	1.47	623	0.84	0.43	5403	3.44	1244	1.71	0.33
3822X	2.50	948	1.35	0.41	4484	1.86	746	1.05	0.43	5437	3.42	1237	1.80	0.37
3824X	1.95	774	1.06	0.42	4493	1.56	651	0.89	0.43	5443	1.67	686	0.95	0.43
3826	0.43	295	0.25	0.43	4511	0.51	321	0.28	0.42	5445	3.13	1146	1.56	0.33
3827	1.50	633	0.82	0.42	4557	1.32	576	0.77	0.45	5462	3.92	1395	2.06	0.37
3830	0.91	447	0.50	0.42	4558	1.00	475	0.57	0.43	5472	3.73	1335	1.75	0.32
3851	1.72	702	1.00	0.45	4568	1.26	557	0.66	0.37	5473	4.76	1500	2.20	0.32
3865	1.05	491	0.62	0.49	4581	0.52	324	0.26	0.33	5474	3.59	1291	1.79	0.33
3881	3.06	1124	1.74	0.43	4583	2.41	919	1.20	0.33	5478	2.34	897	1.24	0.37
4000	3.58	1288	1.79	0.33	4611	0.36	273	0.21	0.45	5479	3.59	1291	1.96	0.42
4021	2.38	910	1.25	0.37	4635	1.56	651	0.73	0.32	5480	2.68	1004	1.35	0.33

* Refer to the Footnotes Page for additional information on this class code.

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

INDIANA

Effective January 1, 2019

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
5491	0.88	437	0.44	0.33	7024M	1.47	623	0.69	0.32	7605	1.79	724	0.94	0.37
5506	4.03	1429	1.87	0.32	7038M	3.88	1382	1.77	0.32	7610	0.33	264	0.18	0.42
5507	2.11	825	1.06	0.33	7046M	4.10	1452	1.94	0.32	7698X	3.67	1316	1.63	0.32
5508D	5.18	1500	2.73	0.37	7047M	2.09	818	0.95	0.32	7699X	1.51	636	0.76	0.37
5535	3.04	1118	1.60	0.37	7050M	6.14	1500	2.71	0.32	7705	3.22	1174	1.76	0.42
5537	2.87	1064	1.50	0.37	7090M	4.31	1500	1.97	0.32	7710X	2.49	944	1.23	0.33
5551	6.10	1500	2.85	0.32	7098M	4.55	1500	2.15	0.32	7711X	2.49	944	1.23	0.33
5606	0.82	418	0.41	0.33	7099M	6.48	1500	2.95	0.32	7720	1.73	705	0.90	0.37
5610	3.07	1127	1.76	0.43	7133	1.50	633	0.74	0.33	7725X	1.63	673	0.77	0.33
5645	6.25	1500	3.10	0.33	7151M	1.82	733	0.90	0.33	7732PX	122.00	282	61.89	0.37
5703	6.19	1500	3.23	0.37	7152M	2.89	1070	1.37	0.33	7855	1.99	787	1.04	0.37
5705	10.08	1500	5.26	0.37	7153M	2.03	799	1.00	0.33	8001	1.52	639	0.87	0.45
5951	0.21	226	0.12	0.45	7219	4.08	1445	2.06	0.33	8002	1.38	595	0.77	0.43
6003	3.32	1206	1.77	0.37	7222	3.49	1259	1.85	0.37	8006	1.50	633	0.85	0.43
6005	2.43	925	1.27	0.37	7225	3.36	1218	1.78	0.37	8008	0.98	469	0.56	0.45
6017	-	-	1.55	0.33	7228	-	-	2.06	0.33	8010	1.21	541	0.70	0.45
6018	1.22	544	0.66	0.37	7229	-	-	2.06	0.33	8013	0.29	251	0.17	0.43
6045	2.10	822	1.12	0.37	7230	6.42	1500	3.54	0.42	8015	0.55	333	0.31	0.43
6204	4.32	1500	2.16	0.33	7231	5.36	1500	2.99	0.42	8017	1.00	475	0.57	0.45
6206	1.28	563	0.60	0.32	7232	3.17	1159	1.60	0.33	8018	2.01	793	1.16	0.45
6213	0.84	425	0.42	0.33	7309F	11.42	1500	4.67	0.27	8021	2.02	796	1.14	0.43
6214	1.02	481	0.48	0.32	7313F	4.25	1499	1.74	0.27	8031	1.87	749	1.06	0.43
6216	3.15	1152	1.47	0.32	7317F	10.98	1500	4.51	0.27	8032	1.47	623	0.85	0.45
6217	2.27	875	1.13	0.33	7327F	28.25	1500	11.47	0.27	8033	1.94	771	1.09	0.43
6229	2.46	935	1.22	0.33	7333M	1.32	576	0.64	0.32	8037	1.56	651	0.90	0.45
6233	1.43	610	0.72	0.33	7335M	1.47	623	0.71	0.32	8039	1.32	576	0.76	0.45
6235	3.33	1209	1.56	0.32	7337M	2.09	818	0.98	0.32	8044	1.90	759	1.04	0.42
6236	3.70	1326	1.95	0.37	7350F	14.90	1500	6.34	0.29	8045	0.59	346	0.34	0.45
6237	0.78	406	0.41	0.37	7360	2.35	900	1.23	0.37	8046	1.61	667	0.92	0.43
6251D	3.46	1250	1.73	0.33	7370	4.28	1500	2.42	0.43	8047	0.69	377	0.40	0.45
6252D	2.49	944	1.15	0.32	7380	2.69	1007	1.48	0.42	8058	1.76	714	0.98	0.43
6260	-	-	1.73	0.33	7382	2.57	970	1.45	0.43	8072	0.49	314	0.28	0.45
6306	2.54	960	1.27	0.33	7390	2.72	1017	1.55	0.43	8102	1.32	576	0.76	0.45
6319	1.89	755	0.93	0.33	7394M	1.64	677	0.78	0.32	8103	1.46	620	0.79	0.41
6325	1.98	784	0.99	0.33	7395M	1.82	733	0.87	0.32	8105	-	-	1.16	0.45
6400	3.10	1137	1.71	0.42	7398M	2.59	976	1.20	0.32	8106	2.81	1045	1.47	0.37
6503	1.03	484	0.60	0.45	7402	0.12	198	0.07	0.44	8107	1.81	730	0.95	0.37
6504	1.83	736	1.06	0.45	7403	2.52	954	1.32	0.37	8111	1.87	749	1.07	0.43
6702M*	2.42	922	1.27	0.37	7405N	0.93	551	0.49	0.37	8116	1.91	762	1.08	0.43
6703M*	3.83	1366	1.93	0.37	7420	3.72	1332	1.75	0.32	8203	3.54	1275	2.02	0.43
6704M*	2.69	1007	1.41	0.37	7421	0.44	299	0.22	0.33	8204	3.59	1291	1.87	0.37
6801F	5.47	1500	2.35	0.32	7422	0.74	393	0.35	0.32	8209	2.53	957	1.43	0.43
6811	4.21	1486	2.19	0.37	7425	1.04	488	0.49	0.32	8215	1.88	752	0.99	0.37
6824F	10.91	1500	4.61	0.29	7431N	0.46	352	0.22	0.32	8227	2.10	822	0.98	0.32
6826F	6.85	1500	2.95	0.32	7445N	0.31	-	-	-	8232	2.95	1089	1.54	0.37
6834	1.94	771	1.06	0.42	7453N	0.15	-	-	-	8233	1.81	730	0.97	0.37
6836	2.20	853	1.14	0.37	7502	1.18	532	0.62	0.37	8235	2.88	1067	1.64	0.43
6843F	8.78	1500	3.60	0.27	7515	0.66	368	0.31	0.32	8263	3.95	1404	2.13	0.41
6845F	7.61	1500	3.11	0.27	7520	2.40	916	1.36	0.43	8264	2.91	1077	1.52	0.37
6854	3.07	1127	1.42	0.32	7538	2.94	1086	1.38	0.32	8265	3.85	1373	1.90	0.33
6872F	11.30	1500	4.63	0.27	7539	0.93	453	0.46	0.33	8279	5.34	1500	2.62	0.33
6874F	20.33	1500	8.33	0.27	7540	1.60	664	0.74	0.32	8288	5.46	1500	2.82	0.37
6882	2.20	853	1.03	0.32	7580	1.81	730	0.94	0.37	8291	2.70	1011	1.48	0.42
6884	3.29	1196	1.60	0.32	7590	2.08	815	1.14	0.42	8292	2.42	922	1.37	0.43
7016M	1.32	576	0.63	0.32	7600	2.58	973	1.37	0.37	8293	6.35	1500	3.38	0.37

* Refer to the Footnotes Page for additional information on this class code.

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

INDIANA

Effective January 1, 2019

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8304	3.48	1256	1.82	0.37	9033	1.94	771	1.10	0.43					
8350	2.84	1055	1.42	0.33	9040	1.95	774	1.13	0.45					
8380	1.59	661	0.87	0.42	9044	1.00	475	0.57	0.45					
8381	1.46	620	0.80	0.42	9052	1.31	573	0.76	0.45					
8385	1.80	727	0.94	0.37	9058	1.28	563	0.76	0.49					
8392	1.73	705	0.97	0.43	9060	1.08	500	0.62	0.45					
8393X	1.31	573	0.75	0.43	9061	0.97	466	0.58	0.49					
8500	4.68	1500	2.44	0.37	9062	1.04	488	0.62	0.49					
8601	0.25	239	0.14	0.42	9063	0.74	393	0.43	0.45					
8602	0.90	444	0.49	0.42	9077F	5.09	1500	2.25	0.40					
8603	0.05	176	0.03	0.43	9082	1.00	475	0.59	0.49					
8606	1.49	629	0.74	0.33	9083	0.90	444	0.54	0.49					
8709F	5.43	1500	2.22	0.27	9084	1.01	478	0.57	0.43					
8719	1.74	708	0.81	0.32	9088a	a	a	a	a					
8720	0.83	421	0.43	0.37	9089	0.74	393	0.43	0.45					
8721	0.22	229	0.12	0.37	9093	1.26	557	0.72	0.45					
8723	0.12	198	0.07	0.43	9101	2.60	979	1.49	0.45					
8725	1.66	683	0.87	0.37	9102	2.11	825	1.20	0.43					
8726F	3.03	1114	1.30	0.32	9154	1.08	500	0.61	0.43					
8734M	0.28	248	0.15	0.37	9156	1.56	651	0.85	0.42					
8737M	0.26	242	0.13	0.37	9170	5.81	1500	2.69	0.32					
8738M	0.40	286	0.20	0.37	9178	4.88	1500	2.87	0.49					
8742	0.21	226	0.11	0.37	9179	7.91	1500	4.57	0.45					
8745	2.57	970	1.41	0.42	9180	5.03	1500	2.58	0.37					
8748	0.39	283	0.21	0.42	9182	1.33	579	0.74	0.43					
8755	0.18	217	0.09	0.37	9186	8.27	1500	4.04	0.33					
8799	0.76	399	0.42	0.43	9220	3.19	1165	1.74	0.42					
8800	1.31	573	0.78	0.49	9402	2.74	1023	1.44	0.37					
8803	0.05	176	0.02	0.37	9403	4.16	1470	2.08	0.33					
8805M	0.16	210	0.09	0.43	9410	1.53	642	0.87	0.43					
8810	0.12	198	0.07	0.43	9501	2.01	793	1.10	0.42					
8814M	0.15	207	0.09	0.43	9505	2.43	925	1.33	0.42					
8815M	0.23	232	0.13	0.43	9516	2.82	1048	1.49	0.37					
8820	0.10	192	0.06	0.42	9519	3.20	1168	1.69	0.37					
8824	2.02	796	1.17	0.45	9521	1.69	692	0.89	0.37					
8825	1.37	592	0.78	0.43	9522	1.51	636	0.86	0.43					
8826	1.37	592	0.78	0.43	9534	1.92	765	0.97	0.33					
8829	1.45	617	0.82	0.43	9554	4.79	1500	2.38	0.33					
8831	0.98	469	0.55	0.43	9586	0.35	270	0.21	0.49					
8832	0.21	226	0.12	0.43	9600	1.32	576	0.78	0.45					
8833	0.63	358	0.36	0.43	9620	0.72	387	0.39	0.42					
8835	1.61	667	0.92	0.43										
8842	2.43	925	1.37	0.43										
8855	0.13	201	0.08	0.43										
8856	0.30	255	0.17	0.43										
8864	1.04	488	0.59	0.43										
8868	0.28	248	0.16	0.45										
8869	0.92	450	0.53	0.45										
8871	0.06	179	0.03	0.45										
8901	0.13	201	0.07	0.42										
9012	0.86	431	0.47	0.42										
9014X	1.99	787	1.13	0.43										
9015	2.37	907	1.35	0.43										
9016	2.11	825	1.19	0.43										
9019	1.35	585	0.71	0.37										

* Refer to the Footnotes Page for additional information on this class code.

Effective January 1, 2019
APPLICABLE TO ASSIGNED RISK POLICIES ONLY

FOOTNOTES

- a Rate for each individual risk must be obtained from NCCI Customer Service or the Indiana Compensation Rating Bureau (ICRB).
- A Minimum Premium \$100 per ginning location for policy minimum premium computation.
- D Rate for classification already includes the specific disease loading shown in the table below. See **Basic Manual** Rule 3-A-7.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.30	S	1624D	0.02	S	4024D	0.03	S
0065D	0.06	S	1710D	0.06	S	5508D	0.04	S
0066D	0.06	S	1803D	0.47	S	6251D	0.04	S
0067D	0.06	S	3081D	0.05	S	6252D	0.03	S
1164D	0.04	S	3082D	0.06	S			
1165D	0.03	S	3085D	0.04	S			

S=Silica

- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rate includes a provision for the USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published rate is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act. The listed codes of 6702, 6703, 6704, 7151, 7152, 7153, 8734, 8737, 8738, 8805, 8814, and 8815 under the Federal Employers' Liability Act (FELA) for employees of interstate railroads are not applicable in the residual market.
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding rate are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4766	0766
4771	0771
7405	7445
7431	7453

- P Classification is computed on a per capita basis.
- X Refer to special classification phraseology in these pages which is applicable in this state.

*** Class Codes with Specific Footnotes**

- 1005 Rate includes a non-ratable disease element of \$0.86. (For coverage written separately for federal benefits only, \$0.84. For coverage written separately for state benefits only, \$0.02.)
- 1016 Rate includes a non-ratable disease element of \$2.57. (For coverage written separately for federal benefits only, \$2.52. For coverage written separately for state benefits only, \$0.05.)
- 6702 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code rate and elr each x 1.215.
- 6703 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 1.924 and elr x 1.855.
- 6704 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and elr each x 1.35.

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APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES

Basis of premium applicable in accordance with **Basic Manual** footnote instructions for Code 7370 -- "Taxicab Co.":

Employee operated vehicle.....	\$69,700
Leased or rented vehicle.....	\$46,400

Catastrophe (other than Certified Acts of Terrorism) - (Assigned Risk)..... 0.01

Expense Constant applicable in accordance with **Basic Manual** Rule 3-A-11..... \$160

Loss Sensitive Rating Plan (LSRP) - The factors which are used in the calculation of the LSRP are as follows:

Basic Premium Factor	0.40	Loss Development Factors	
Minimum Premium Factor	0.75	1st Adjustment	0.07
Maximum Premium Factor	1.75	2nd Adjustment	0.03
Loss Conversion Factor	1.162	3rd Adjustment	0.02
Tax Multiplier	1.02	4th Adjustment	0.02

Maximum Weekly Payroll applicable in accordance with **Basic Manual** Rule 2-E – “Executive Officers,” “Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies” as amended in Indiana Special Rules, and the **Basic Manual** footnote instructions for Code 9178 – “Athletic Sports or Park: Non-Contact Sports,” and Code 9179 – “Athletic Sports or Park: Contact Sports”..... \$3,600

Minimum Weekly Payroll applicable in accordance with **Basic Manual** Rule 2-E – “Executive Officers” and “Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies”..... \$750

Premium Reduction Percentages - The following percentages are applicable by deductible amount and hazard group for total losses on a per claim basis:

Deductible Amount	With Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	B	C	D	E	F	G
	\$0	8.2%	7.2%	6.7%	5.9%	5.1%	4.3%
\$500	13.1%	10.9%	10.0%	8.4%	7.0%	5.5%	5.1%
\$1,000	16.3%	13.5%	12.3%	10.2%	8.4%	6.6%	6.1%
\$1,500	18.6%	15.4%	14.0%	11.6%	9.5%	7.4%	6.9%
\$2,000	20.4%	16.9%	15.4%	12.7%	10.5%	8.2%	7.6%
\$2,500	21.9%	18.2%	16.6%	13.7%	11.3%	8.8%	8.2%
\$3,000	23.1%	19.4%	17.6%	14.6%	12.1%	9.4%	8.7%
\$3,500	24.3%	20.4%	18.5%	15.4%	12.8%	10.0%	9.2%
\$4,000	25.3%	21.3%	19.3%	16.1%	13.4%	10.5%	9.7%
\$4,500	26.2%	22.1%	20.1%	16.8%	14.0%	11.0%	10.1%
\$5,000	27.0%	22.8%	20.8%	17.4%	14.5%	11.5%	10.5%

Effective January 1, 2019

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES (cont.)

Deductible Amount	Without Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	B	C	D	E	F	G
	\$500	6.2%	4.6%	4.1%	3.1%	2.4%	1.6%
\$1,000	10.1%	7.8%	7.0%	5.4%	4.1%	2.8%	2.8%
\$1,500	13.0%	10.2%	9.1%	7.1%	5.5%	3.9%	3.9%
\$2,000	15.2%	12.1%	10.9%	8.6%	6.7%	4.8%	4.7%
\$2,500	17.1%	13.8%	12.3%	9.8%	7.8%	5.7%	5.4%
\$3,000	18.7%	15.2%	13.6%	10.9%	8.7%	6.4%	6.1%
\$3,500	20.1%	16.4%	14.7%	11.9%	9.6%	7.1%	6.7%
\$4,000	21.3%	17.5%	15.8%	12.8%	10.4%	7.8%	7.3%
\$4,500	22.4%	18.6%	16.7%	13.6%	11.1%	8.4%	7.8%
\$5,000	23.5%	19.5%	17.6%	14.4%	11.8%	9.0%	8.3%

Terrorism - (Assigned Risk)..... 0.01

United States Longshore and Harbor Workers' Compensation Coverage Percentage
 applicable only in connection with *Basic Manual* Rule 3-A-4..... 59%

(Multiply a Non-F classification rate by a factor of 1.59 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.51) and the adjustment for differences in loss-based expenses (1.054).)

Experience Rating Eligibility

A risk qualifies for experience rating on an intrastate basis when it meets the premium eligibility requirements for the state in which it operates. The eligibility amount varies by rating effective date. The *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state and by effective date.

A 25% residual market surcharge is applicable to the premium in excess of \$2,500 of the standard premium, subject to audit.



Indiana

Advisory Loss Costs, Advisory Rates, and Assigned Risk Rates Filing – January 1, 2019

Proposed Values for Inclusion in the Experience Rating Plan Manual

The following pages include proposed values for the Experience Rating Plan Manual:

- Table of Weighting Values
- Table of Ballast Values
- Experience rating premium eligibility amounts

Effective January 1, 2019
TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	1,612	0.04	909,286	--	959,441	0.44
1,613	--	6,518	0.05	959,442	--	1,012,500	0.45
6,519	--	11,529	0.06	1,012,501	--	1,068,724	0.46
11,530	--	16,648	0.07	1,068,725	--	1,128,405	0.47
16,649	--	21,879	0.08	1,128,406	--	1,191,871	0.48
21,880	--	36,595	0.09	1,191,872	--	1,259,495	0.49
36,596	--	54,474	0.10	1,259,496	--	1,331,701	0.50
54,475	--	70,376	0.11	1,331,702	--	1,408,972	0.51
70,377	--	85,860	0.12	1,408,973	--	1,491,858	0.52
85,861	--	101,347	0.13	1,491,859	--	1,580,998	0.53
101,348	--	117,023	0.14	1,580,999	--	1,677,126	0.54
117,024	--	132,997	0.15	1,677,127	--	1,781,099	0.55
132,998	--	149,340	0.16	1,781,100	--	1,893,917	0.56
149,341	--	166,105	0.17	1,893,918	--	2,016,761	0.57
166,106	--	183,340	0.18	2,016,762	--	2,151,030	0.58
183,341	--	201,084	0.19	2,151,031	--	2,298,396	0.59
201,085	--	219,375	0.20	2,298,397	--	2,460,874	0.60
219,376	--	238,252	0.21	2,460,875	--	2,640,914	0.61
238,253	--	257,752	0.22	2,640,915	--	2,841,527	0.62
257,753	--	277,913	0.23	2,841,528	--	3,066,455	0.63
277,914	--	298,778	0.24	3,066,456	--	3,320,403	0.64
298,779	--	320,386	0.25	3,320,404	--	3,609,376	0.65
320,387	--	342,785	0.26	3,609,377	--	3,941,157	0.66
342,786	--	366,020	0.27	3,941,158	--	4,326,019	0.67
366,021	--	390,144	0.28	4,326,020	--	4,777,812	0.68
390,145	--	415,210	0.29	4,777,813	--	5,315,657	0.69
415,211	--	441,278	0.30	5,315,658	--	5,966,730	0.70
441,279	--	468,410	0.31	5,966,731	--	6,770,992	0.71
468,411	--	496,676	0.32	6,770,993	--	7,789,722	0.72
496,677	--	526,148	0.33	7,789,723	--	9,121,902	0.73
526,149	--	556,909	0.34	9,121,903	--	10,938,506	0.74
556,910	--	589,044	0.35	10,938,507	--	13,562,485	0.75
589,045	--	622,650	0.36	13,562,486	--	17,685,873	0.76
622,651	--	657,832	0.37	17,685,874	--	25,107,964	0.77
657,833	--	694,703	0.38	25,107,965	--	42,426,161	0.78
694,704	--	733,390	0.39	42,426,162	--	129,017,104	0.79
733,391	--	774,031	0.40	129,017,105	AND OVER	0.80	
774,032	--	816,777	0.41				
816,778	--	861,800	0.42				
861,801	--	909,285	0.43				

- (a) G 7.70
 - (b) State Per Claim Accident Limitation \$192,000
 - (c) State Multiple Claim Accident Limitation \$384,000
 - (d) USL&HW Per Claim Accident Limitation \$845,500
 - (e) USL&HW Multiple Claim Accident Limitation \$1,691,000
 - (f) Employers Liability Accident Limitation \$55,000
 - (g) Primary/Excess Loss Split Point \$17,000
 - (h) USL&HW Act -- Expected Loss Factor -- Non-F Classes 1.52
- (Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.52.)*

Effective January 1, 2019
TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Plan - ERA

Expected Losses		Ballast Values	Expected Losses		Ballast Values	Expected Losses		Ballast Values			
0	--	41,417	19,250	1,329,028	--	1,367,505	154,000	2,676,137	--	2,714,631	288,750
41,418	--	71,282	23,100	1,367,506	--	1,405,985	157,850	2,714,632	--	2,753,126	292,600
71,283	--	105,598	26,950	1,405,986	--	1,444,465	161,700	2,753,127	--	2,791,620	296,450
105,599	--	141,799	30,800	1,444,466	--	1,482,947	165,550	2,791,621	--	2,830,115	300,300
141,800	--	178,880	34,650	1,482,948	--	1,521,429	169,400	2,830,116	--	2,868,611	304,150
178,881	--	216,427	38,500	1,521,430	--	1,559,912	173,250	2,868,612	--	2,907,106	308,000
216,428	--	254,246	42,350	1,559,913	--	1,598,396	177,100	2,907,107	--	2,945,601	311,850
254,247	--	292,236	46,200	1,598,397	--	1,636,881	180,950	2,945,602	--	2,984,097	315,700
292,237	--	330,340	50,050	1,636,882	--	1,675,367	184,800	2,984,098	--	3,022,592	319,550
330,341	--	368,524	53,900	1,675,368	--	1,713,853	188,650	3,022,593	--	3,061,088	323,400
368,525	--	406,767	57,750	1,713,854	--	1,752,340	192,500	3,061,089	--	3,099,584	327,250
406,768	--	445,053	61,600	1,752,341	--	1,790,827	196,350	3,099,585	--	3,138,080	331,100
445,054	--	483,372	65,450	1,790,828	--	1,829,315	200,200	3,138,081	--	3,176,576	334,950
483,373	--	521,718	69,300	1,829,316	--	1,867,803	204,050	3,176,577	--	3,215,072	338,800
521,719	--	560,084	73,150	1,867,804	--	1,906,292	207,900	3,215,073	--	3,253,568	342,650
560,085	--	598,468	77,000	1,906,293	--	1,944,782	211,750	3,253,569	--	3,292,064	346,500
598,469	--	636,865	80,850	1,944,783	--	1,983,271	215,600	3,292,065	--	3,330,561	350,350
636,866	--	675,274	84,700	1,983,272	--	2,021,761	219,450	3,330,562	--	3,369,057	354,200
675,275	--	713,692	88,550	2,021,762	--	2,060,252	223,300	3,369,058	--	3,407,554	358,050
713,693	--	752,119	92,400	2,060,253	--	2,098,743	227,150	3,407,555	--	3,446,050	361,900
752,120	--	790,553	96,250	2,098,744	--	2,137,234	231,000	3,446,051	--	3,484,547	365,750
790,554	--	828,993	100,100	2,137,235	--	2,175,725	234,850	3,484,548	--	3,523,044	369,600
828,994	--	867,438	103,950	2,175,726	--	2,214,217	238,700	3,523,045	--	3,561,540	373,450
867,439	--	905,888	107,800	2,214,218	--	2,252,709	242,550	3,561,541	--	3,600,037	377,300
905,889	--	944,342	111,650	2,252,710	--	2,291,201	246,400	3,600,038	--	3,638,534	381,150
944,343	--	982,799	115,500	2,291,202	--	2,329,694	250,250	3,638,535	--	3,676,750	385,000
982,800	--	1,021,260	119,350	2,329,695	--	2,368,187	254,100				
1,021,261	--	1,059,724	123,200	2,368,188	--	2,406,680	257,950				
1,059,725	--	1,098,190	127,050	2,406,681	--	2,445,173	261,800				
1,098,191	--	1,136,658	130,900	2,445,174	--	2,483,666	265,650				
1,136,659	--	1,175,128	134,750	2,483,667	--	2,522,160	269,500				
1,175,129	--	1,213,601	138,600	2,522,161	--	2,560,654	273,350				
1,213,602	--	1,252,075	142,450	2,560,655	--	2,599,148	277,200				
1,252,076	--	1,290,550	146,300	2,599,149	--	2,637,642	281,050				
1,290,551	--	1,329,027	150,150	2,637,643	--	2,676,136	284,900				

For Expected Losses greater than \$3,676,750, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(7.70) / (\text{Expected Losses} + (700)(7.70))$$

G = 7.70

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

INDIANA—UPDATE TO EXPERIENCE RATING PREMIUM ELIGIBILITY AMOUNTS

EXPERIENCE RATING PLAN MANUAL—2003 EDITION RULE 2—EXPERIENCE RATING ELEMENTS AND FORMULA A. PREMIUM ELIGIBILITY

2. State Subject Premium Eligibility Amounts

A risk qualifies for experience rating when its subject premium, developed in its experience period, meets or exceeds the minimum eligibility amount shown in the State Table of Subject Premium Eligibility Amounts in Rule 2-A-2-c. Refer to Rule 2-E-1 to determine a risk's experience period.

- a. A risk qualifies for experience rating if its data within the most recent 24 months of the experience period develops a subject premium of at least the amount shown in Column A.
- b. A risk may not qualify according to Rule 2-A-2-a. If it has more than the amount of experience referenced in Rule 2-A-2-a, then to qualify for experience rating the risk must develop an average annual subject premium of at least the amount shown in Column B. Refer to Rule 2-A-3 to determine average annual subject premium.
- c. A risk's rating effective date determines the applicable Column A and Column B subject premium eligibility amounts required to qualify for experience rating. Refer to Rule 2-B for rating effective date determination.

State Table of Subject Premium Eligibility Amounts

State	Rating Effective Date	Column A (\$)	Column B (\$)
IN	7/1/19 and after	5,500	2,750
	7/1/18 - 6/30/19	5,500	2,750
	7/1/17 - 6/30/18	5,000	2,500

NOTE: This exhibit revises the Indiana experience rating subject premium eligibility amounts shown in the State Table of Subject Premium Eligibility Amounts in NCCI's *Experience Rating Plan Manual* national Rule 2-A-2. The content shown in this table is not a complete replacement of the existing State Table of Subject Premium Eligibility Amounts. The premium eligibility amounts are applicable to all policies.